



RAVALLI COUNTY ATTORNEY

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TO: COMMISSIONERS

FROM: Alex Beal, Deputy

AB

DATE: February 23, 2007

RE: REVIEW OF CONTRACT – Mastercard Multicard

RECEIVED

FEB 23 2007

Ravalli County Commissioners

Dear Commissioners:

Pursuant to your request, I have reviewed the Mastercard agreement that you are considering entering into. While the terms are generally pretty bland, I feel that one is important to note, #10 "Waiver of Liability Limitation." What this term means is that the usual \$0 fraud liability that Mastercard gives to consumers does not apply. If fraudulent charges were made to the card, we would have the normal criminal and civil channels of recourse, but Mastercard/FIB would not offer any protection.

Do not sign the "Guaranty" page unless you want to become personally liable for the debt of Ravalli County (an alternative solution to our current budget troubles, I suppose).

Otherwise, I do not think there is anything that I can add.

Alex Beal